Group Art Unit 2164

2/6 Jul 7-1-02

In re

Patent Application of

Ruth Marie Tritz, et al.

Serial No. 09/653,595

Filed: August 31, 2000

Examiner: Steven Post

"METHOD AND APPARATUS FOR EVALUATING A FINANCIAL ACCOUNT APPLICANT"

I, Kerry Dake, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D. 20231, on the date of my signature.

Signature 5.15.00

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMED PURSUANT TO 37 CFR §1.97(b)

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

The Examiner's attention is directed to the references which are listed on the attached Form PTO/SB/08A and/or PTO/SB/08B and copies of which are attached.

Citation of these references is respectfully requested.

No concession is made that these documents are prior art, and Applicant expressly reserves the right to antedate the documents as may be appropriate.

Respectfully submitted,

Sheldon L. Wolfe

Reg. No. 43,996

File No. 25213-9023-01

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